

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Patrick W. Dennison
Desiree M. Dennison
Debtor(s)

Bankruptcy Case No.: 17-23368-GLT
Issued Per 1/21/2021 Proceeding
Chapter: 13
Docket No.: 66 – 57, 64
Concil. Conf.: January 21, 2021 at 11:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 4, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☒ B. The length of the Plan is increased to a total of 81 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jan. 21, 2021 at 11:00 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 16 of Pennymac following notices of payment change of record, Claim No. 20 of PA Dept of Labor and Industry .
- ☒ H. Additional Terms: The Trustee's Certificate of Default [Dkt. No. 57] is resolved this Confirmation Order.

Attorney fees are based on a retainer of \$800.00.

Plan provision for no look LMP Fees is stricken as no LMP Filed.

A Fee Application is needed if any fee (including retainer) exceeds \$4,000.00 including any fees paid to prior counsel.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

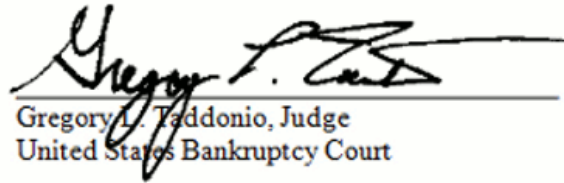
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: January 22, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Patrick W. Dennison
Desiree M. Dennison
Debtors

Case No. 17-23368-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 22, 2021

User: dbas
Form ID: 149

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick W. Dennison, Desiree M. Dennison, 1035 Granite Drive, Mc Donald, PA 15057-2519
14734816	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14679855	+ American Express Corporation, PO Box 297871, Fort Lauderdale, FL 33329-7871
14679856	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
14747207	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14679857	+ Barclay's Bank of Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14679858	+ Best Buy & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679864	+ Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14762301	+ Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 702, Harrisburg, PA 17121-0751
14679866	+ FBC Mortgage Company, 101 Wymore Road #419, Altamonte Springs, FL 32714-4271
14756693	+ FBC Mortgage, LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
14679867	+ First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14753508	+ Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528
14679868	+ Guardian Protection Services, P.O. Box 37751, Philadelphia, PA 19101-5051
14679869	+ Home Depot, c/o Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14681423	+ MOHELA on behalf of SoFi, 633 Spirit Drive, Chesterfield, MO 63005-1243
14679871	+ Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243
14679872	+ Pennsylvania Dept. of Labor & Industry, 651 Boas Street, Room 614, Harrisburg, PA 17121-0725
15258512	+ PennyMac Loan Services, LLC, PO Box 2410, Moorpark, CA 93020-2410
14679873	+ Sofi Lending Group, 375 Healdsburg Avenue, Suite 2, Healdsburg, CA 95448-4150
14679875	+ Target, c/o TD Bank, PO Box 673, Minneapolis, MN 55440-0673
14679877	+ UPMC Children's Hospital, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14695144	Email/Text: ally@ebn.phinsolutions.com	Jan 23 2021 03:18:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14679854	+ Email/Text: ally@ebn.phinsolutions.com	Jan 23 2021 03:18:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14679865	Email/Text: mrdiscen@discover.com	Jan 23 2021 03:18:00	Discover Card, c/o Discover Financial Services, PO Box 15316, Wilmington, DE 19850
14690987	Email/Text: mrdiscen@discover.com	Jan 23 2021 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14679870	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 23 2021 03:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14679859	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 23 2021 03:35:59	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298

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14748434	Email/PDF: resurgentbknofications@resurgent.com	Jan 23 2021 03:36:22	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14725144	Email/PDF: pa_dc_claims@navient.com	Jan 23 2021 03:47:48	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15318915	Email/Text: peritus@ebn.phinsolutions.com	Jan 23 2021 03:19:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14730530	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 23 2021 03:36:15	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14681097	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 23 2021 03:47:44	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14757225	Email/Text: bnc-quantum@quantum3group.com	Jan 23 2021 03:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14679874	+ Email/Text: PFS.Analyst@stclair.org	Jan 23 2021 03:19:00	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14755268	+ Email/Text: bncmail@w-legal.com	Jan 23 2021 03:19:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14679876	+ Email/PDF: gecsed@recoverycorp.com	Jan 23 2021 03:42:43	Toys R Us, c/o Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14702093	+ Email/Text: electronicbkydocs@nelnet.net	Jan 23 2021 03:19:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14679878	+ Email/PDF: pa_dc_ed@navient.com	Jan 23 2021 03:42:55	US Dept. of Education, c/o Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14679879	+ Email/Text: electronicbkydocs@nelnet.net	Jan 23 2021 03:19:00	US Dept. of Education, c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14679880	+ Email/PDF: gecsed@recoverycorp.com	Jan 23 2021 03:42:43	Value City Furniture, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14726657	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 23 2021 03:43:07	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14679881	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 23 2021 03:18:00	Victoria's Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FBC Mortgage, LLC
cr		PENNYMAC LOAN SERVICES, LLC
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14693121	*+	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14693122	*+	American Express Corporation, PO Box 297871, Fort Lauderdale, FL 33329-7871
14693123	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
14693124	*+	Barclay's Bank of Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14693125	*+	Best Buy & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14693131	*+	Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14693132	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Card, c/o Discover Financial Services, PO Box 15316, Wilmington, DE 19850

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14693133	*+	FBC Mortgage Company, 101 Wymore Road #419, Altamonte Springs, FL 32714-4271
14693134	*+	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14693135	*+	Guardian Protection Services, P.O. Box 37751, Philadelphia, PA 19101-5051
14693136	*+	Home Depot, c/o Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679860	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679861	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679862	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679863	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693126	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693127	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693128	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693129	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693130	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693137	*+	Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243
14693138	*+	Pennsylvania Dept. of Labor & Industry, 651 Boas Street, Room 614, Harrisburg, PA 17121-0725
14693139	*+	Sofi Lending Group, 375 Healdsburg Avenue, Suite 2, Healdsburg, CA 95448-4150
14693140	*+	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14693141	*+	Target, c/o TD Bank, PO Box 673, Minneapolis, MN 55440-0673
14693142	*+	Toys R Us, c/o Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14693143	*+	UPMC Children's Hospital, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14693144	*+	US Dept. of Education, c/o Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14693145	*+	US Dept. of Education, c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14693146	*+	Value City Furniture, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14693147	*+	Victoria's Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 2 Undeliverable, 33 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
CSU - OUUCTS, PA Labor & Industry	ra-li-ucts-bankpitts@state.pa.us
Harry B. Reese	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Jerome B. Blank	

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on behalf of Creditor FBC Mortgage LLC pawb@fedphe.com

Jill Manuel-Coughlin

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirm.com

Kenneth Steidl

on behalf of Debtor Patrick W. Dennison julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Kenneth Steidl

on behalf of Joint Debtor Desiree M. Dennison julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Mario J. Hanyon

on behalf of Creditor FBC Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Robert Davidow

on behalf of Creditor FBC Mortgage LLC robert.davidow@phelanhallinan.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor FBC Mortgage LLC pawb@fedphe.com

TOTAL: 12